Gift Letter

Record a gift for review under the selected mortgage program.

BEFORE YOU BEGIN

- Confirm with your loan team that gifts and this donor are permitted for your mortgage program. Acceptance of this letter alone does not establish eligibility.
- Use the actual gift amount and complete donor name, address, telephone and relationship. The donor must sign and date the letter.
- Provide gift source and transfer evidence as requested. Do not enter full bank account numbers here.
- If your loan team needs shared-residency or pooled-fund documentation, provide the separate certification and evidence they request.

Borrower and donor

Borrower full legal name

Additional borrower name

Property street address, city, state and ZIP

Exact amount of gift ($)

Donor full legal name

Donor street address, city, state and ZIP

Donor telephone number

Donor relationship to borrower

Trust or estate name, if gift is made from one

Gift Letter

Gift transfer

Gift transfer date (actual or expected)

How will the gift be transferred?

Donor source financial institution

Source account last four digits only

Receiving bank or settlement agent

Check / wire reference, if available

Transfer details or explanation

Gift certification

I, the donor, certify that I am making the stated gift to the borrower. No repayment is expected or required, directly or indirectly, and no repayment obligation, lien or future ownership interest is created. I have disclosed the actual source and my relationship to the borrower. The loan team may verify the source and transfer.

Donor signature

Date signed by donor

Borrower acknowledgment signature

Borrower acknowledgment date